

In the United States Patent and Trademark Office

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Title: "Loan Repay Enforcement System"

Claims

1) Methods of enabling and disabling equipment in response to payments being timely made, comprising the steps:

- a) computing a payment due deadline;
- b) generating a reference code which corresponds to said deadline;
- c) providing to a comparator said reference code;
- d) receiving a code;
- e) passing said received code to said comparator;
- f) comparing received code with reference code;
- g) disabling a critical system if agreement between received code and reference code is not detected before a present time exceeds said payment due deadline;
- h) enabling ignition if agreement between entered code and reference code is detected.

2) Methods of claim 1, said computing of a payment due deadline is further defined as computing a payment deadline in agreement with terms of a loan formula having parameters in the group: total number of payments, payment period, grace period, and start date.

3) Methods of claim 2, said computing a payment due deadline step being performed in an initialization process where a host computing apparatus is connected to a client computing apparatus, the host computing apparatus providing the client computing apparatus with a database including a plurality of payment due deadline data elements.

4) Methods of claim 2, said computing a payment due deadline is performed by a logic processor from time-to-time throughout the life of the loan.

5) Methods of claim 1, where generating a reference code occurs in an initialization process where a set of reference codes are computed together and provided to an apparatus as a data set.

6) Methods of claim 1, where generating a reference code occurs in a logic processor at various times throughout the life of a loan.

7) Methods of claim 1, receiving entry of a code via a user interface includes a user manipulating an apparatus to convey a code to a logic processor.

8) Methods of claim 1, said comparing entered code with reference code step includes determining if a correspondence between codes exists.

9) Methods of claim 1, where said disabling a critical system is temporarily causing the critical systems of said equipment to be blocked or inoperable.

10) Methods of claim 1, where said enabling the critical system is releasing a disabled critical system from its disabled state or leaving an operable critical system in an operable condition.

11) Apparatus for enabling and disabling equipment in response to timely payments being made, comprising:

a) a critical system interruption circuit connected to a critical system of the equipment and in communication with;

b) a logic processing unit operable for performing logic operations, the logic processing unit further being in communication with;

c) means for periodically receiving a code and transmitting said code to said logic processing unit.

12) Apparatus of claim 11, said logic processing unit comprising:

i) a comparator; and

ii) a reference code providing means,

said comparator operable for comparing reference codes with received codes and triggering events in response to said comparisons, and

said reference code providing means being operable for periodically providing reference codes to said comparator where said reference codes correspond to payments which are to be made.

13) Apparatus of claim 12, said means for periodically receiving a code is a user interface whereby a user may manipulate the interface to cause a code to be received at said apparatus.

14) Apparatus of claim 13, said user interface is in electronic communication with said logic processing unit.

15) Apparatus of claim 14, said user interface is a keypad which converts tactile input to digital code.

16) Apparatus of claim 12, means for periodically receiving a code is an automatic system which operates without user input.

17) Apparatus of claim 16 where said automatic system is an arrangement of a modem and telephone communication link.

18) Apparatus of claim 16 where said automatic system is radio receiver.

19) Apparatus of claim 11 where equipment is an automobile.

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